



Fee Information Document



Name of the account provider: Arbuthnot Latham & Co., Limited

Account name: Personal Current Account

Date: 21 November 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our **Private Banking Terms & Conditions** and our **Fees and Charges Explained for Personal Banking Clients**, which can be found on our website.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account Services	
Maintaining the account	Monthly account fee £50
	Monthly account fee for secondary account £35
	There is no monthly account fee for maintaining the account whilst you have £500,000 or greater invested, saved or borrowed with Arbuthnot Latham. The monthly account fee for maintaining the account may vary where you are opening an additional account with Arbuthnot Latham.
Payments (excluding cards)	
Direct debit	No Fee
Standing order	No Fee
Sending money within the UK	Faster Payments No Fee
	CHAPS (online) £20
	CHAPS (other channels)¹ £30
	Electronic payment recall (attempt)² £20
	Payment trace £15

Sending money outside the UK	SEPA Credit Transfer	No Fee
	SWIFT in euro in the EEA³ (online)	£20*
	SWIFT in euro in the EEA³ (other channels)¹	£30*
	SWIFT Other⁴ (online)	£30*
	SWIFT Other⁴ (other channels)¹	£40*
	An additional Correspondent Bank Fee will apply where you make a payment to a non-EEA country and choose to pay the charges for the recipient:	
	Correspondent Bank Fee	£17.50
	Electronic payment recall (attempt)²	£20
	Payment trace	£15
	Sending money outside the UK, may incur an additional charge where other banks are involved in processing the payment. The receiving bank may also impose charges for the payee to receive the payment.	
Receiving money from outside the UK	Electronic payment	No Fee
	We do not charge a fee but there may be Correspondent Bank Fees deducted if applicable.	
	Foreign cheque collection (plus any agency bank charges)	£15*
	Should you wish to pay-in a foreign cheque, please refer to us first, as we are unable to accept certain currencies, including US dollars.	
Cards and cash		
Cash withdrawal in pounds in the UK	At our Registered Office and Lloyds Bank branches (by prior arrangement)	No Fee
	Lloyds Bank ATMs and certain other ATMs	No Fee
	Pre-authorized cash delivery in foreign currency	£5
	Pre-authorized cash delivery in sterling	1% (Min £5)
Debit card payment in pounds		No Fee
Debit card payment in a foreign currency	Currency conversion charge⁵	2.75%
Cash withdrawal in foreign currency outside the UK	Foreign currency cash withdrawal	No Fee
	Currency conversion charge⁵	2.75%

Overdrafts and related services		
Arranged overdraft		Up to 25% p.a. (28.10% EAR)⁶
Unarranged overdraft		25% p.a. (28.10% EAR)⁶
Allowing a payment despite lack of funds		25% p.a. (28.10% EAR)⁶
Refusing a payment due to lack of funds	Items returned by us due to lack of funds	£50
Other services		
Cancelling a cheque	Stopped cheques (per item)	£10
Duplicate statement	Duplicate statement (per item)	Up to £10
Banker's draft issued		£25*
Audit letter		£50 + VAT
Items payable returned unpaid		£10
Charge Card	Currency conversion charge⁵	2.75%

*or currency equivalent.

¹ Other channels means payments processed by us on your behalf.

² This fee applies where we agree to revoke your payment instruction after it is received by us and before the funds are transferred, or where we agree to make reasonable efforts to recover funds that have already reached the recipient's bank. For a future dated payment, you have the right to withdraw your consent for the execution of the payment transaction up to the date shown in our Payment Times Document without charge.

³ The EEA means the European Economic Area which includes EU countries and also Iceland, Lichtenstein and Norway.

⁴ SWIFT Other refers to all other SWIFT payments except those in euro to an EEA country.

⁵ Any transactions carried out in a currency that differs to that of your Visa Debit/Charge Card (including cash withdrawals) are converted to sterling, by Visa, using their wholesale reference rates. These are applied on the day the conversion is made. The transactions are subject to our currency conversion charge of 2.75%. We will deduct the total payment from your account once we receive details of the payment from Visa. Details of the current wholesale market rates can be obtained by visiting Visa's website: <https://www.visaeurope.com/making-payments/exchange-rates>

⁶ EAR stands for Effective Annual Rate.

Registered in England and Wales No. 819519. Arbuthnot Latham & Co., Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arbuthnot Latham & Co., Limited is on the Financial Services Register under Firm Reference Number 143336.

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